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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
EASTERN DISTRICT OF PENNSYLVANIA, PHILADELPHIA DIVISION	_	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Identify Yourself			
	,		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name			
	your pictu	e the name that is on government-issued ire identification (for nple, your driver's	David First name		April First name
	licen	se or passport).	Middle name	•	Middle name
	Bring iden with	g your picture tification to your meeting the trustee.	Beltz Last name and Suffix (Sr., Jr., II, III)		Beltz Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years			
		ide your married or den names.			
3.	you num Indi	the last 4 digits of r Social Security ober or federal vidual Taxpayer tification number	xxx-xx-8657		xxx-xx-4340

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Debtor 1 Debtor 2

Beltz, David & Beltz, April

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	816 Jason Dr Bensalem, PA 19020-4045	If Debtor 2 lives at a different address:
		Number, Street, City, State & ZIP Code Bucks	Number, Street, City, State & ZIP Code
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor	1	
Johtor	2	

Beltz, David & Beltz, April

7.	The chapter of the Bankruptcy Code you are choosing to file under	2010)).	Also, go to t		i each, see <i>Notice Required by 11</i> and check the appropriate box.	U.S.C. § 342(b) for Individuals Filing for Bankruptcy (
	3	☐ Cha	•			
		☐ Cha	•			
		☐ Cha	pter 12			
		■ Cha	pter 13			
8.	How you will pay the fee	— a If	bout how yo	u may pay. Typica ey is submitting yo	ally, if you are paying the fee yours	with the clerk's office in your local court for more detail elf, you may pay with cash, cashier's check, or money torney may pay with a credit card or check with a
						sign and attach the Application for Individuals to Pay
			J	<i>Installments</i> (Office of my fee be wait	,	nly if you are filing for Chapter 7. By law, a judge may,
		n y	ot required to our family si	o, waive your fee, ze and you are ur	and may do so only if your income	is less than 150% of the official poverty line that appli If you choose this option, you must fill out the <i>Applica</i>
9.	Have you filed for bankruptcy within the last 8 years?	■ No.				
			District		When	Case number
			District		When	Case number
			District		When	Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by	■ No □ Yes.				
	an affiliate?					
			Debtor			Relationship to you
			District		When	Case number, if known
			Debtor			Relationship to you
			District		When	Case number, if known
11.	Do you rent your residence?	■ No.	Go to	line 12.		
		☐ Yes.	Has yo	our landlord obtair	ed an eviction judgment against yo	ou and do you want to stay in your residence?
				No. Go to line 1	2.	
				Yes Fill out Initi	al Statement About an Eviction Jul	dgment Against You (Form 101A) and file it with this

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Debtor	1	
Dahtar	2	

Beltz, David & Beltz, April

Part	Report About Any Bus	sinesses \	ou Own as	a Sole Proprieto	or				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Pa	art 4.					
		☐ Yes.	Name a	Name and location of business					
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of	f business, if any					
	If you have more than one sole proprietorship, use a separate sheet and attach it		Number	, Street, City, Stat	te & ZIP Code				
	to this petition.		Check t	he appropriate box	x to describe your business:				
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))				
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))				
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))				
				☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))					
				None of the above					
13. Are you filing under Chapter 11, the court must know whether you are a small business debtor so that it can set apport deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set apport deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set apport deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set apport deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set apport deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most recent balance sheet, statem operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the product of the p			small business debtor, you must attach your most recent balance sheet, statement of	1					
	For a definition of small	■ No.	I am not	filing under Chap	oter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filir Code.	ng under Chapter	11, but I am NOT a small business debtor according to the definition in the Bankruptcy				
		☐ Yes.	I am filir	ng under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Part	Report if You Own or	Have Any	Hazardous	Property or Any	Property That Needs Immediate Attention				
14.	Do you own or have any	■ No.							
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or		What is the	e hazard?					
	safety? Or do you own any property that needs immediate attention?			te attention is ny is it needed?					
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the	ne property?					
					Number, Street, City, State & Zip Code				

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Debtor 1 Debtor 2

Part 5:

Beltz, David & Beltz, April

Case number (if known)

15. Tell the court whether you have received a

counseling.

eligible to file.

briefing about credit

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1 Debtor 2

Beltz, David & Beltz, April

16.	What kind of debts do	16a.				defined in 11 U.S.C.§ 101(8) as "incurred by an			
	you have?		individual primarily for a personal	, family, or household	purpose."				
			□ No. Go to line 16b.						
			Yes. Go to line 17.						
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.						
			☐ No. Go to line 16c.						
			☐ Yes. Go to line 17.						
		16c.	State the type of debts you owe the	hat are not consumer	debts or busin	ness debts			
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7.	Go to line 18.					
	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter 7. Do yo paid that funds will be available to			roperty is excluded and administrative expenses are			
	administrative expenses		□ No						
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes						
18.	How many Creditors do	1 -49		1 ,000-5,000		□ 25,001-50,000			
	you estimate that you owe?	50-99		☐ 5001-10,000		<u> 50,001-100,000</u>			
		☐ 100-1 ☐ 200-9		□ 10,001-25,000	0	☐ More than100,000			
19.	How much do you estimate your assets to	\$0 - \$1		\$1,000,001 -		□ \$500,000,001 - \$1 billion			
	be worth?		01 - \$100,000	□ \$10,000,001 · □ \$50,000,001 ·		☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion			
		■ \$100,001 - \$500,000 □ \$500,001 - \$1 million		\$100,000,001					
20.	How much do you	□ \$0 - \$	•	□ \$1,000,001 - 3		□ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?		001 - \$100,000	\$10,000,001		\$1,000,000,001 - \$10 billion			
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 - □ \$100,000,001					
		\$500,	001 - \$1 million		φοσο million	- Word than too billion			
Par For	7: Sign Below	I have ev	amined this netition, and I declare	under penalty of periu	ury that the info	ormation provided is true and correct.			
. 0	you		•			•			
			chosen to file under Chapter 7, I a ode. I understand the relief available			gible, under Chapter 7, 11,12, or 13 of title 11, United to proceed under Chapter 7.			
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							
			result in fines up to \$250,000, or i	mprisonment for up to		y or property by fraud in connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
		David E			April Beltz Signature of D				
		Executed	on October 15, 2017 MM / DD / YYYY		Executed on	October 15, 2017			

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Debtor 1 Debtor 2

Beltz, David & Beltz, April

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Donald Williford	Date	October 15, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
Donald Williford		
Printed name		
Law Office of Donald Williford		
Firm name		
114 Radcliffe St		
Bristol, PA 19007-5012		
Number, Street, City, State & ZIP Code		
Contact phone (215) 785-3241	Email address	don.williford@comcast.net
(213) 103-3241		don.winnord@conicast.net
50130		
Bar number & State		

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Fill in this inform	ation to identify your	case:			
Debtor 1	David Beltz First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	April Beltz First Name	Middle Name	Last Name		
United States Bar	skruptcy Court for the:	EASTERN DISTRICT O	F PENNSYLVANIA, PHILAI	DELPHIA	
Case number					☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	335,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	21,700.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	356,700.00
Par	t 2: Summarize Your Liabilities		
			iabilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column AAmount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	447,760.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e &chedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j &chedule E/F	\$	67,294.00
	Your total liabilities	\$	515,054.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income(Official Form 106I) Copy your combined monthly income from line 12 oSchedule I	\$	5,494.44
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,057.57
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your of	ther schedu	ules.
	■ Yes		

- 7. What kind of debt do you have?
 - Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C.§ 159.

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Debtor 1	D. K. D. 110 D. K	A
Debtor 2	Beltz, David & Beltz,	Aprii

Case number (if known)

- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$_____8,121.20

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 17-17009-jkf Doc 1 Filed 10/16/17 Entered 10/16/17 16:02:06 Desc Main Document Page 10 of 78 Fill in this information to identify your case and this filing: Debtor 1 **David Beltz** Middle Name Last Name First Name Debtor 2 **April Beltz** Middle Name (Spouse, if filing) First Name Last Name EASTERN DISTRICT OF PENNSYLVANIA, PHILADELPHIA United States Bankruptcy Court for the: DIVISION Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? ☐ No. Go to Part 2. ■ Yes. Where is the property? 1.1 What is the property? Check all that apply Single-family home Do not deduct secured claims or exemptions. Put 816 Jason Dr the amount of any secured claims on Schedule D: Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Street address, if available, or other description Condominium or cooperative Manufactured or mobile home Current value of the Current value of the **Bensalem** PA 19020-4045 Land entire property? portion you own?

City State ZIP Code Investment property \$335,000.00 \$335,000,00 П Timeshare Describe the nature of your ownership interest Other (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Tenancy by the Entirety Debtor 1 only Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number:

Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$335,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Case 17-17009-jkf Doc 1 Filed 10/16/17 Entered 10/16/17 16:02:06 Desc Main Document Page 11 of 78 Debtor 1 Beltz, David & Beltz, April Case number (if known) Debtor 2 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Do not deduct secured claims or exemptions. Put Dodge Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: Journey Debtor 1 only Model: Creditors Who Have Claims Secured by Property. 2012 Debtor 2 only Year: Current value of the Current value of the ■ Debtor 1 and Debtor 2 only Approximate mileage: entire property? portion you own? Other information: At least one of the debtors and another \$6,800.00 \$6,800.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put 3.2 Make: Lincoln Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Blackwood** Debtor 1 only Creditors Who Have Claims Secured by Property. Model: 2002 Year: Debtor 2 only Current value of the Current value of the ■ Debtor 1 and Debtor 2 only Approximate mileage: entire property? portion you own? Other information: ☐ At least one of the debtors and another \$3,000.00 \$3,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages \$9.800.00 .you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Household goods and furnishings \$5,000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No

Official Form 106A/B Schedule A/B: Property page 2

☐ Yes. Describe.....

Case 17-17009-jkf Doc 1 Filed 10/16/17 Entered 10/16/17 16:02:06 Document Page 12 of 78 Debtor 1 Beltz, David & Beltz, April Case number (if known) Debtor 2 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No ■ Yes. Describe..... clothing \$1,000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ No ■ Yes. Describe..... \$1,000.00 jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for \$7,000.00 Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ No ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... 17.1. Checking Account Trademark Financial \$2,500.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes.....

Desc Main

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Case 17-17009-jkf Doc 1 Filed 10/16/17 Entered 10/16/17 16:02:06 Desc Main Document Page 14 of 78 Debtor 1 Beltz, David & Beltz, April Case number (if known) Debtor 2 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance \square Yes. Name the insurance company of each policy and list its value. Beneficiary: Surrender or refund Company name: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for \$4,900.00 Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.

☐ Yes. Go to line 47.

Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

■ No

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

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Document Debtor 1

Beltz, David & Beltz, April Case number (if known) Debtor 2 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$335,000.00 56. Part 2: Total vehicles, line 5 \$9,800.00 57. Part 3: Total personal and household items, line 15 \$7,000.00 58. Part 4: Total financial assets, line 36 \$4,900.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$21,700.00 Copy personal property total \$21,700.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$356,700.00

Official Form 106A/B Schedule A/B: Property page 6 Case 17-17009-jkf Doc 1 Filed 10/16/17 Entered 10/16/17 16:02:06 Desc Main

Fill in this infor	mation to identify your	case:		
Debtor 1	David Beltz			
	First Name	Middle Name	Last Name	}
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT O	F PENNSYLVANIA, PHILADELPHIA	
Case number (if known)				☐ Check if this is amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt						
1.	Which set of exemptions are you claiming	? Check one only, even	if you	r spouse is filing with you.			
	☐ You are claiming state and federal nonbank	ruptcy exemptions. 11	U.S.C	. § 522(b)(3)			
	You are claiming federal exemptions. 11 U	.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A/B	that you claim as exe	mpt, f	ill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption		
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.			
De	ebtor 1 Exemptions						
	Lincoln Blackwood	\$3,000.00			11 USC § 522(d)(2)		
	2002			100% of fair market value, up to			
	Line from Schedule A/B: 3.2			any applicable statutory limit			
	Household goods and furnishings Line from Schedule A/B 6.1	\$5,000.00		\$2,500.00	11 USC § 522(d)(5)		
	Line Irom Schedule AVE. 0.1			100% of fair market value, up to any applicable statutory limit			
	Household goods and furnishings Line from Schedule A/B 6.1	\$5,000.00		\$2,500.00	11 USC § 522(d)(3)		
	Line from Scriedule A/B 0.1			100% of fair market value, up to any applicable statutory limit			
	clothing Line from Schedule A/B 11.1	\$1,000.00		\$1,000.00	11 USC § 522(d)(5)		
	Line from Scriedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit			
	jewelry Line from Schedule A/B: 12.1	\$1,000.00		\$1,000.00	11 USC § 522(d)(5)		
	Line nom ochedule AVII. 12.1			100% of fair market value, up to any applicable statutory limit			
_							

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	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Trademark Financial Line from Schedule A/B 17.1	\$2,500.00		\$2,500.00	11 USC § 522(d)(5)
	Line Iron Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
	retirement with former employer Line from Schedule A/B 21.1	\$2,400.00		\$2,400.00	11 USC § 522(d)(5)
	Line Holli Schedule A/B 21.1			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption of (Subject to adjustment on 4/01/19 and every 3 No	. ,		on or after the date of adjustment.)	
	Yes. Did you acquire the property covered No Yes	I by the exemption within	n 1,21	5 days before you filed this case?	

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Fill in this i	information to identify ye	our case:		
Debtor 1				
	First Name	Middle Name	Last Name	
Debtor 2	April Beltz			
(Spouse if, filing	g) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for th		PENNSYLVANIA, PHILADELPHIA	
Case numb	er			
(if known)				Check if this is an amended filing
Official	Form 106C			
Sched	dule C: The F	Property You Cla	aim as Exempt	4/16
property you	listed on Schedule A/B: P	roperty (Official Form 106A/B) as y	together, both are equally responsible for su your source, list the property that you claim a necessary. On the top of any additional page	as exempt. If more space is needed, fill
applicable s funds—may to a particul applicable s	statutory limit. Some exe be unlimited in dollar a lar dollar amount and the statutory amount.	mptions—such as those for hea mount. However, if you claim ar e value of the property is detern	full fair market value of the property bei alth aids, rights to receive certain benefi n exemption of 100% of fair market value nined to exceed that amount, your exem	ts, and tax-exempt retirement under a law that limits the exemption
Part 1:	dentify the Property You	Claim as Exempt		
1. Which	set of exemptions are yo	ou claiming? Check one only, eve	en if your spouse is filing with you.	
☐ You a	are claiming state and fede	eral nonbankruptcy exemptions. 1	1 U.S.C. § 522(b)(3)	
■ You a	are claiming federal exemp	tions. 11 U.S.C. § 522(b)(2)		
2. For any	property you list on Sc	hedule A/B that you claim as ex	empt, fill in the information below.	
	scription of the property an le A/B that lists this property		Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption.	
Debtor 2	Exemptions			
Brief de	scription:			
Line fro	m Schedule A/B:			
			☐ 100% of fair market value, up to any applicable statutory limit	
		exemption of more than \$160,37		
(Subjec ■ No	•	and every 3 years after that for cas	ses filed on or after the date of adjustment.)	
□ v _^	s Did you acquire the pror	party covered by the exemption with	hin 1,215 days before you filed this case?	
		sorty sovered by the exemption with	Time 1,2 to days boloto you filed this case!	
_				
	Yes			

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Fill i	in this informat	ion to identify you	r case:	13/11/18		
Deb	_	David Beltz				
Dah		First Name	Middle Name Last Nam	е	-	
		April Beltz First Name	Middle Name Last Name	9	-	
Unit	ed States Bankr	uptcy Court for the:	EASTERN DISTRICT OF PENNSYLVAN DIVISION	IA, PHILADELPHIA	_	
Case	e number					
(if kno						if this is an led filing
Offi	icial Form	106D				
Sc	hedule D	: Creditors	Who Have Claims Secur	ed by Propert	У	12/15
	ed, copy the Addi		If two married people are filing together, both are t, number the entries, and attach it to this form. (
	•	ve claims secured by	your property?			
ı	☐ No. Check thi	s box and submit th	is form to the court with your other schedules.	You have nothing else to re	eport on this form.	
ı	Yes. Fill in all	of the information b	elow.	•		
Part	List All S	ecured Claims				
2. Lis	st all secured cla	ims. If a creditor has r than one creditor has	more than one secured claim, list the creditor separa a particular claim, list the other creditors in Part 2. A cal order according to the creditor 's name.	As Amount of claim Do not deduct the	Column B Value of collateral that supports this	Column C Unsecured portion
2.1	Americredit	/Gm	Describe the property that secures the claim:	value of collateral. \$14,865.00	claim \$6,800.00	If any \$8,065.00
	Creditor's Name		2012 Dodge Journey	7		
			,			
	DO D 400		As of the date you file, the claim is: Check all tha	 t		
	PO Box 183	853 X 76096-3853	apply. ☐ Contingent			
	Number, Street, Cit		☐ Unliquidated			
		у, стате с	☐ Disputed			
Who	owes the debt?	Check one.	Nature of lien. Check all that apply.			
	ebtor 1 only		☐ An agreement you made (such as mortgage o	r secured		
	ebtor 2 only		car loan)			
	Debtor 1 and Debto	•	Statutory lien (such as tax lien, mechanic's lier	n)		
_		debtors and another	☐ Judgment lien from a lawsuit			
	Check if this claim community debt	relates to a	Other (including a right to offset)			
Date	debt was incurre	2013-08	Last 4 digits of account number 12	45		
0.0	Select Portf	olio				
2.2	Servicing, Ir	nc	Describe the property that secures the claim:	\$432,895.00	\$335,000.00	\$97,895.00
	Creditor's Name		816 Jason Dr, Bensalem, PA 19020-4045			
	PO Box 652	50				
	Salt Lake Ci	ty, UT	As of the date you file, the claim is: Check all that apply.	t		
	84165-0250		☐ Contingent			
	Number, Street, Cit	ty, State & Zip Code	Unliquidated			
Who	o owes the debt?	Chack and	☐ Disputed Nature of lien. Check all that apply.			
_		GIEGROIIE.	☐ An agreement you made (such as mortgage o	r secured		
_	Debtor 1 only		car loan)	- Secureu		
_	ebtor 2 only	or 2 only	_	N		
_	Debtor 1 and Debto	or 2 only debtors and another	☐ Statutory lien (such as tax lien, mechanic's lier☐ Judgment lien from a lawsuit	i)		
□с	Check if this claim		Other (including a right to offset)			

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Debtor	1 David Belt	tz		C	ase number (f know)	
D - l- 1	First Name	Middle Name	Last Name			
Debtor	2 April Beltz		LastNama			
	First Name	Middle Name	Last Name			
Date de	ebt was incurred	2006-04	Last 4 digits of account number	3225		
Add the	a dollar value of v	our entries in Column A	on this page. Write that number he	ro.	\$447.760.00	
	•		ar value totals from all pages.	e.	\$447,760.00	
	nat number here:	your form, add the done	ii value totais iroin an pages.		\$447,760.00	
	<u></u>					
Part 2:	List Others to	o Be Notified for a De	bt That You Already Listed			
trying t than or	o collect from you ne creditor for any	u for a debt you owe to	ied about your bankruptcy for a deb someone else, list the creditor in Pa sted in Part 1, list the additional cred e.	rt 1, and then	list the collection agency here	e. Similarly, if you have more
		reet, City, State & Zip Coo	de	On which	line in Part 1 did you enter the cr	reditor? _ 2.1 _
	Gm Financial				•	
	PO Box 18114	45		Last 4 dig	its of account number 1245	
	Arlington, TX	76096-1145				
П						
ш	Name, Number, St	reet, City, State & Zip Cod	de	On which	line in Part 1 did you enter the cr	reditor? 2.2
;	Select Portfol	lio Svcin		J	,	
	PO Box 65250)		Last 4 dig	its of account number 3225	
	Salt Lake City	, UT 84165-0250		· ·		

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			Docu	ment Page 2	1 of 78	_	
Fill ir	this inform	ation to identify your	case:				
Debto	or 1	David Beltz					
		First Name	Middle Name	Last Name)	
Debte		April Beltz					
(Spous	se if, filing)	First Name	Middle Name	Last Name			
Unite	d States Ban	skruptcy Court for the:	EASTERN DISTRIC	CT OF PENNSYLVANIA	PHILADELPHIA		
Case	number						
(if know	vn)						heck if this is an
						a	mended filing
∩ffi∂	cial Form	106F/F					
		/F: Creditors W	ho Have Line	ocured Claims			12/15
				ith PRIORITY claims and F	Part 2 for craditors with N	ONDDIODITY claim	
Sched D: Cre the Co	ule G: Execute ditors Who Ha	ory Contracts and Unexp ave Claims Secured by Pr ge to this page. If you ha	ired Leases (Official Fo operty. If more space i	laim. Also list executory or rm 106G). Do not include s needed, copy the Part yo port in a Part, do not file th	any creditors with partiall ou need, fill it out, number	y secured claims t the entries in the	hat are listed in Schedule boxes on the left. Attach
Part '	1: List All	of Your PRIORITY Un	secured Claims				
1. D	o any credito	rs have priority unsecure	d claims against you?				
	No. Go to Pa	art 2.					
	Yes.						
Part :	2: List All	of Your NONPRIORIT	Y Unsecured Claims				
3. D	o any creditor	rs have nonpriority unsec	cured claims against yo	ou?			
	No. You have	e nothing to report in this p	art. Submit this form to th	ne court with your other sche	edules.		
	Yes.						
uı	nsecured claim an one credito	n, list the creditor separately	for each claim. For each	I order of the creditor who h claim listed, identify what t Part 3.If you have more than	ype of claim it is. Do not list	claims already incl	uded in Part 1. If more
							Total claim
4.1	Ally Fina	ancial	Last 4	digits of account number	5929		\$24,892.00
		Creditor's Name		_			<u> </u>
	200 Ban	oiooonoo Ctr	When	was the debt incurred?	2016-06		
		aissance Ctr MI 48243-1300					
		reet City State Zlp Code	As of t	he date you file, the claim	is: Check all that apply		
	Who incur	red the debt? Check one.					
	■ Debtor	1 only	☐ Cor	tingent			
	☐ Debtor 2	2 only	☐ Unli	quidated			
	☐ Debtor	1 and Debtor 2 only	☐ Disp	outed			
	☐ At least	one of the debtors and and	J. 101	f NONPRIORITY unsecure	d claim:		
		if this claim is for a comi	munity 🗖 Stud	dent loans			
	debt			gations arising out of a sepa	aration agreement or divorce	e that you did not	
	_	n subject to offset?	•	as priority claims		1-1-4-	
	■ No			ets to pension or profit-sharing		IEDIS	
	☐ Yes		Oth	er. Specify Installmen	t account		_

Filed 10/16/17 Entered 10/16/17 16:02:06 Desc Main Case 17-17009-jkf Doc 1 Document Page 22 of 78 Debtor 1 Beltz, David & Beltz, April Case number (if know) Debtor 2 4.2 Last 4 digits of account number \$152.00 **Asset Maximization Group. Inc** 5749 Nonpriority Creditor's Name When was the debt incurred? 2015-06-03 2612 Borough PI Ste 6B Woodside, NY 11377-7803 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Open account ☐ Yes 4.3 **Asset Maximization Group. Inc** Last 4 digits of account number \$109.00 6613 Nonpriority Creditor's Name When was the debt incurred? 2015-06-03 2612 Borough PI Ste 6B Woodside, NY 11377-7803 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Open account 4.4 **Asset Maximization Group. Inc.** Last 4 digits of account number 5749 \$152.00 Nonpriority Creditor's Name When was the debt incurred? 2015-06-03 2612 Borough PI Ste 6B Woodside, NY 11377-7803 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans

debt

■ No

☐ Yes

■ Other. Specify Open account

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

Case 17-17009-jkf Doc 1 Filed 10/16/17 Entered 10/16/17 16:02:06 Desc Main Document Page 23 of 78 Debtor 1 Beltz, David & Beltz, April Case number (if know) Debtor 2 4.5 Last 4 digits of account number \$109.00 **Asset Maximization Group. Inc** 6613 Nonpriority Creditor's Name When was the debt incurred? 2015-06-03 2612 Borough PI Ste 6B Woodside, NY 11377-7803 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Open account ☐ Yes 4.6 Capital One Last 4 digits of account number \$2,070.00 1887 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? 2011-03 PO Box 30253 Salt Lake City, UT 84130-0253 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Revolving account 4.7 Capital One Last 4 digits of account number 9927 \$408.00 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? 2015-06

PO Box 30253 Salt Lake City, UT 84130-0253 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Revolving account ☐ Yes

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Debto Debto	Beltz, David & Beltz, April		Case number (if know)	
4.8	Capital One	Last 4 digits of account number	1887	\$2,070.00
	Nonpriority Creditor's Name Attn: Bankruptcy PO Box 30253	When was the debt incurred?	2011-03	
	Salt Lake City, UT 84130-0253	_		
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Revolving	account	
4.9	Capital One	Last 4 digits of account number	9927	\$408.00
	Nonpriority Creditor's Name			
	Attn: Bankruptcy PO Box 30253	When was the debt incurred?	2015-06	
	Salt Lake City, UT 84130-0253 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	7.0 0 44.0 , 04 , 1 0.4	or onest an inat apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Revolving	account	
4.10	Comenity Bank/Victoria Secret	Last 4 digits of account number	7440	\$976.00
	Nonpriority Creditor's Name Attn: Bankruptcy PO Box 182125	When was the debt incurred?	2014-12	
	Columbus, OH 43218-2125			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	☐ Yes	■ Other. Specify Revolving	account	

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Beitz, David & Beitz, April		Case number (f know)	
Comenity Bank/Victoria Secret Nonpriority Creditor's Name	Last 4 digits of account number	7440	\$976.00
Attn: Bankruptcy PO Box 182125	When was the debt incurred?	2014-12	
Columbus, OH 43218-2125			
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
\square Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	■ Other. Specify Revolving	account	
Commonwealth Financial Systems	Last 4 digits of account number	94N1	\$1,015.00
Nonpriority Creditor's Name	When was the debt incurred?	2016-12	
245 Main St	men was and assembanea.	2010-12	
Dickson City, PA 18519-1641	_		
Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	_		
Debtor 1 only	Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separe properties of the propertie	aration agreement or divorce that you did not	
No	Debts to pension or profit-shari	og plane, and other similar debte	
□ Yes	Other. Specify Open acco	· ·	
Commonwealth Financial Systems Nonpriority Creditor's Name	Last 4 digits of account number	90N1	\$534.00
	When was the debt incurred?	2016-12	
245 Main St			
Dickson City, PA 18519-1641 Number Street City State Zlp Code	_ As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
Check if this claim is for a community	☐ Student loans		
debt	_	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	5	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐Yes	Other. Specify Open acco	ount	

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debt

■ No
□ Yes

☐ Student loans

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Revolving account

☐ Check if this claim is for a community

Is the claim subject to offset?

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debt

■ No ☐ Yes report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Revolving account

☐ Check if this claim is for a community

Is the claim subject to offset?

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Debtor 1 and Debtor 2 only

☐ Disputed Type of NONPRIORITY unsecured claim:

At least one of the debtors and another ☐ Check if this claim is for a community debt

☐ Student loans \square Obligations arising out of a separation agreement or divorce that you did not

Is the claim subject to offset?

report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

■ No ☐ Yes

■ Other. Specify Revolving account

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Beltz, David & Beltz, April		Case number (f know)	
Gc Services	Last 4 digits of account number	4230	\$2,979.0
lonpriority Creditor's Name Attn: Bankruptcy 3330 Gulfton St	When was the debt incurred?	2017-02	
Houston, TX 77081-1108 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	Disputed	d alatas	
At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
☐ Check if this claim is for a community debt			
s the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing		
Yes	Other. Specify Open acco	punt	
Gc Services	Last 4 digits of account number	4230	\$2,979.0
Nonpriority Creditor's Name Attn: Bankruptcy 6330 Gulfton St	When was the debt incurred?	2017-02	
Houston, TX 77081-1108 Number Street City State Zlp Code	As of the date you file, the claim	ic. Chack all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim	15. Спеск ан так арру	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
s the claim subject to offset?	report as priority claims	·	
No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Open acco	punt	
lc Systems, Inc	Last 4 digits of account number	6001	\$179.0
Nonpriority Creditor's Name	When was the debt incurred?	2015-06	
444 Highway 96 E Saint Paul, MN 55127-2557		2013-00	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	_		
Debtor 1 only	Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	Disputed	d alatas	
At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	a ciaim:	
☐ Check if this claim is for a community debt		protion agreement or diverse that were did and	
ls the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts	
□ Yes	Other. Specify Open acco		

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debt

■ No

☐ Yes

☐ Student loans

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Revolving account

☐ Check if this claim is for a community

Is the claim subject to offset?

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■ No

☐ Yes

■ Other. Specify Open account

report as priority claims

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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☐ Yes

■ Other. Specify Open account

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☐ Yes

■ Other. Specify Open account

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■ No

☐ Yes

■ Other. Specify Open account

report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Filed 10/16/17 Entered 10/16/17 16:02:06 Desc Main Case 17-17009-jkf Doc 1 Document Page 35 of 78 Debtor 1 Beltz, David & Beltz, April Case number (if know) Debtor 2 4.41 Last 4 digits of account number \$684.00 **Phoenix Financial Services. LLC** 2750 Nonpriority Creditor's Name When was the debt incurred? 2016-12 PO Box 361450 Indianapolis, IN 46236-1450 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Open account ☐ Yes 4.42 **Phoenix Financial Services. LLC** Last 4 digits of account number \$684.00 2750 Nonpriority Creditor's Name When was the debt incurred? 2016-12 PO Box 361450 Indianapolis, IN 46236-1450 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Open account 4.43 Portfolio Recovery Last 4 digits of account number 9599 \$391.00 Nonpriority Creditor's Name When was the debt incurred? 2013-04 PO Box 41067 Norfolk, VA 23541-1067 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only

■ Debtor 2 only

Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another ☐ Check if this claim is for a community

debt Is the claim subject to offset?

■ No

☐ Yes

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

 \square Obligations arising out of a separation agreement or divorce that you did not

report as priority claims

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Open account

Case 17-17009-jkf Doc 1 Filed 10/16/17 Entered 10/16/17 16:02:06 Desc Main Document Page 36 of 78 Debtor 1 Beltz, David & Beltz, April Case number (if know) Debtor 2 4.44 Last 4 digits of account number \$391.00 Portfolio Recovery 9599 Nonpriority Creditor's Name When was the debt incurred? 2013-04 PO Box 41067 Norfolk, VA 23541-1067 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Open account ☐ Yes 4.45 Stevens Business Servi Last 4 digits of account number \$173.00 0203 Nonpriority Creditor's Name When was the debt incurred? 2012-06 92 Bolt St # 1 Lowell, MA 01852-5316 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Open account 4.46 Stevens Business Servi Last 4 digits of account number 0203 \$173.00 Nonpriority Creditor's Name When was the debt incurred? 2012-06 92 Bolt St # 1 Lowell, MA 01852-5316 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No

☐ Yes

■ Other. Specify Open account

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Case 17-17009-jkf Doc 1 Filed 10/16/17 Entered 10/16/17 16:02:06 Desc Main Document Page 37 of 78 Debtor 1 Beltz, David & Beltz, April Case number (if know) Debtor 2 4.47 Last 4 digits of account number \$1,091.00 **Trident Asset Management** 0352 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? 2015-02 PO Box 888424 Atlanta, GA 30356-0424 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Open account ☐ Yes 4.48 **Trident Asset Management** Last 4 digits of account number \$1,091.00 0352 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? 2015-02 PO Box 888424 Atlanta, GA 30356-0424 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Open account 4.49 Wakefield & Associates Last 4 digits of account number 2434 \$1,300.00 Nonpriority Creditor's Name When was the debt incurred? 2016-10 7005 Middlebrook Pike Knoxville, TN 37909-1156 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

debt

■ No

☐ Yes

■ Other. Specify Open account

☐ Student loans

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Debtor	Beltz, David & Beltz, April		Case number (if know)			
4.50	Wakefield & Associates Nonpriority Creditor's Name	Last 4 digits of account number	2434	\$1,300.00		
	Nonpholity Creditor's Name	When was the debt incurred?	2016-10			
	7005 Middlebrook Pike Knoxville, TN 37909-1156					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	п із: Спеск ан тпат арріу			
	☐ Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecur	ed claim:			
	\square Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a sepreport as priority claims	paration agreement or divorce that you did no	ot		
	No	Debts to pension or profit-shar	ing plans, and other similar debts			
	Yes	■ Other. Specify Open acc				
	Li les	Other. Specify	Ount			
Part 3:	List Others to Be Notified About a De	ebt That You Already Listed				
is tryi have	nis page only if you have others to be notified ng to collect from you for a debt you owe to s more than one creditor for any of the debts th ed for any debts in Parts 1 or 2, do not fill out	someone else, list the original creditor i nat you listed in Parts 1 or 2, list the add	n Parts 1 or 2, then list the collection age	ncy here. Similarly, if you		
	nd Address	On which entry in Part 1 or Part 2 did yo	_			
Asset PO Bo	: Max ox 190191		Part 1: Creditors with Priority Unsecured			
	Richmond Hill, NY		Part 2: Creditors with Nonpriority Unsecu	red Claims		
		Last 4 digits of account number	5749			
	nd Address	On which entry in Part 1 or Part 2 did yo	_			
Asset	: Max ox 190191		Part 1: Creditors with Priority Unsecured			
_	Richmond Hill, NY		Part 2: Creditors with Nonpriority Unsecu	red Claims		
11419	D-0191	Last 4 digits of account number	6613			
Name a	nd Address	On which entry in Part 1 or Part 2 did yo	uu list the original creditor?			
Asset			☐ Part 1: Creditors with Priority Unsecured	Claims		
South	ox 190191 n Richmond Hill, NY		Part 2: Creditors with Nonpriority Unsecu	red Claims		
11419	-0191	Last 4 digits of account number	5749			
Name a	nd Address Max	On which entry in Part 1 or Part 2 did you Line 4.5 of (<i>Check one</i>):	ou list the original creditor? ☐ Part 1: Creditors with Priority Unsecured	Claims		
South	ox 190191 n Richmond Hill, NY		Part 2: Creditors with Nonpriority Unsecu	red Claims		
11419	I-0191	Last 4 digits of account number	6613			
Name a	nd Address	On which entry in Part 1 or Part 2 did yo	ou list the original creditor?			
	al One Bank USA	Line 4.6 of (Check one):	Part 1: Creditors with Priority Unsecured	Claims		
	Capital One Dr nond, VA 23238-1119		Part 2: Creditors with Nonpriority Unsecu	red Claims		
11101111	11011d, VA 20200 1110	Last 4 digits of account number	1887			
Name a	nd Address	On which entry in Part 1 or Part 2 did yo	ou list the original creditor?			
	al One Bank USA	 : :	Part 1: Creditors with Priority Unsecured			
	Capital One Dr nond, VA 23238-1119		Part 2: Creditors with Nonpriority Unsecured Claims			
	, 	Last 4 digits of account number	9927			
Name a	nd Address	On which entry in Part 1 or Part 2 did yo	ou list the original creditor?			

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Debtor 1 Debtor 2 Beltz, David & Beltz, April		Case number (f know)	
Capital One Bank USA	Line 4.8 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
15000 Capital One Dr		Part 2: Creditors with Nonpriority Unsecured Claims	
Richmond, VA 23238-1119	Last 4 digits of account number	1887	
Name and Address	On which entry in Part 1 or Part 2 di		
Capital One Bank USA	Line 4.9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
15000 Capital One Dr Richmond, VA 23238-1119		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	9927	
Name and Address	On which entry in Part 1 or Part 2 di		
Comenitybk/victoriasec PO Box 182789	Line 4.10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Columbus, OH 43218-2789		■ Part 2: Creditors with Nonpriority Unsecured Claims	
•	Last 4 digits of account number	7440	
Name and Address	On which entry in Part 1 or Part 2 di		
Comenitybk/victoriasec PO Box 182789	Line 4.11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Columbus, OH 43218-2789		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	7440	
Name and Address	On which entry in Part 1 or Part 2 di	_	
Commonwealth Financial 245 Main St	Line 4.12 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
Dickson City, PA 18519-1641		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	94N1	
Name and Address	On which entry in Part 1 or Part 2 di	· ·	
Commonwealth Financial 245 Main St	Line 4.13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Dickson City, PA 18519-1641		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	90N1	
Name and Address	On which entry in Part 1 or Part 2 di	· ·	
Commonwealth Financial 245 Main St	Line 4.14 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Dickson City, PA 18519-1641		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	94N1	
Name and Address	On which entry in Part 1 or Part 2 di	· ·	
Credit One Bank NA PO Box 98875	Line 4.15 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Las Vegas, NV 89193-8875		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	4284	
Name and Address	On which entry in Part 1 or Part 2 di	, _	
Credit One Bank NA PO Box 98875	Line 4.16 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
Las Vegas, NV 89193-8875		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	0472	
Name and Address	On which entry in Part 1 or Part 2 di	•	
Credit One Bank NA PO Box 98875	Line 4.17 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims	
Las Vegas, NV 89193-8875		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	4284	
Name and Address	On which entry in Part 1 or Part 2 di	· _ ·	
Credit One Bank NA PO Box 98875	Line 4.18 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims	
Las Vegas, NV 89193-8875	Land Addition of	·	
	Last 4 digits of account number	0472	
Name and Address	On which entry in Part 1 or Part 2 di	d you list the original creditor?	

Name and Address

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Debtor 1 Debtor 2 Beltz, David & Beltz, April		Case number (f know)	
G C Services	Line 4.23 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
6330 Gulfton St Ste 400		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Houston, TX 77081-1108	Last 4 digits of account number	4230	
Name and Address	On which entry in Part 1 or Part 2 di		
G C Services	Line <u>4.24</u> of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
6330 Gulfton St Ste 400 Houston, TX 77081-1108		■ Part 2: Creditors with Nonpriority Unsecured Claims	
110001011, 12 1100	Last 4 digits of account number	4230	
Name and Address	On which entry in Part 1 or Part 2 di	· _ ·	
I.C. System Inc.	Line <u>4.25</u> of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims	
PO Box 64378 Saint Paul, MN 55164-0378		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Came 1 dai, init 60 10 4 00 10	Last 4 digits of account number	6001	
Name and Address	On which entry in Part 1 or Part 2 di	· _ ·	
I.C. System Inc. PO Box 64378	Line 4.26 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims	
Saint Paul, MN 55164-0378		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	6001	
Name and Address	On which entry in Part 1 or Part 2 di	id you list the original creditor?	
Kohls/Capital One	Line <u>4.27</u> of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims	
N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		■ Part 2: Creditors with Nonpriority Unsecured Claims	
menomente rans, wrosor	Last 4 digits of account number	3714	
Name and Address	On which entry in Part 1 or Part 2 di	· _ ·	
Kohls/Capital One N56 W 17000 Ridgewood Dr	Line 4.28 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Menomonee Falls, WI 53051		■ Part 2: Creditors with Nonpriority Unsecured Claims	
·	Last 4 digits of account number	3714	
Name and Address	On which entry in Part 1 or Part 2 di	· _ ·	
Lvnv Funding LLC PO Box 10497	Line 4.29 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
Greenville, SC 29603-0497		■ Part 2: Creditors with Nonpriority Unsecured Claims	
•	Last 4 digits of account number	2280	
Name and Address	On which entry in Part 1 or Part 2 di	· · <u> </u>	
Lvnv Funding LLC PO Box 10497	Line 4.30 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims	
Greenville, SC 29603-0497		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	2280	
Name and Address	On which entry in Part 1 or Part 2 di	•	
Med Busi Bur 1460 Renaissance Dr	Line 4.37 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
Park Ridge, IL 60068-1331		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	5691	
Name and Address	On which entry in Part 1 or Part 2 di	,	
Med Busi Bur 1460 Renaissance Dr	Line 4.39 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims	
Park Ridge, IL 60068-1331		■ Part 2: Creditors with Nonpriority Unsecured Claims	
-	Last 4 digits of account number	5691	
Name and Address	On which entry in Part 1 or Part 2 di	· _ •	
Medical Business Bur	Line 4.38 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
	Last 4 digits of account number	Part 2: Creditors with Nonpriority Unsecured Claims 0011	
Name and Address	On which entry in Part 1 or Part 2 di	id you list the original creditor?	

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Debtor 1 Debtor 2 Beltz, David & Beltz, April		Case number (f know)	
Medical Business Bur	Line 4.40 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims 0011	
Name and Address Medical Data Systems I	On which entry in Part 1 or Part 2 di Line 4.31 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
2120 15th Ave Vero Beach, FL 32960-3436	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims 3988	
Name and Address Medical Data Systems I 2120 15th Ave	On which entry in Part 1 or Part 2 di Line 4.32 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
Vero Beach, FL 32960-3436	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims 2193	
Name and Address Medical Data Systems I 2120 15th Ave Vero Beach, FL 32960-3436	On which entry in Part 1 or Part 2 di Line 4.33 of (Check one):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	0658	
Name and Address Medical Data Systems I 2120 15th Ave	On which entry in Part 1 or Part 2 di Line 4.34 of (<i>Check one</i>):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Vero Beach, FL 32960-3436	Last 4 digits of account number	3988	
Name and Address Medical Data Systems I 2120 15th Ave	On which entry in Part 1 or Part 2 di Line <u>4.35</u> of (<i>Check one</i>):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Vero Beach, FL 32960-3436	Last 4 digits of account number	2193	
Name and Address Medical Data Systems I 2120 15th Ave Vero Beach, FL 32960-3436	On which entry in Part 1 or Part 2 di Line 4.36 of (<i>Check one</i>): Last 4 digits of account number	□ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims	
		0658	
Name and Address Phoenix Financial Serv 8902 Otis Ave Ste 103A	On which entry in Part 1 or Part 2 di Line 4.41 of (Check one):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Indianapolis, IN 46216-1009	Last 4 digits of account number	2750	
Name and Address Phoenix Financial Serv 8902 Otis Ave Ste 103A	On which entry in Part 1 or Part 2 di Line <u>4.42</u> of (<i>Check one</i>):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Indianapolis, IN 46216-1009	Last 4 digits of account number	2750	
Name and Address Portfolio Recovery Ass 120 Corporate Blvd Ste 1 Norfolk, VA 23502-4952	On which entry in Part 1 or Part 2 di Line 4.43 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	9599	
Name and Address Portfolio Recovery Ass 120 Corporate Blvd Ste 1	On which entry in Part 1 or Part 2 di Line 4.44 of (Check one):	d you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims	
Norfolk, VA 23502-4952	Last 4 digits of account number	9599	

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On which entry in Part 1 or Part 2 did you list the original creditor?

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Debtor 1 Debtor 2 Beltz, David & Beltz, April		Case number (f know)
Trident Asset Manageme	Line 4.47 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
53 Perimeter Ctr E Ste 4		■ Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta, GA 30346-2294	Last 4 digits of account number	0352
Name and Address	On which entry in Part 1 or Part 2 dic	
Trident Asset Manageme 53 Perimeter Ctr E Ste 4	Line 4.48 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims
Atlanta, GA 30346-2294		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	0352
Name and Address	On which entry in Part 1 or Part 2 did	
Wakefield & Associates 7005 Middlebrook Pike	Line 4.49 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims
Knoxville, TN 37909-1156		Part 2: Creditors with Nonpriority Unsecured Claims
·	Last 4 digits of account number	2434
Name and Address	On which entry in Part 1 or Part 2 did	
Wakefield & Associates	Line 4.50 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
7005 Middlebrook Pike Knoxville, TN 37909-1156		Part 2: Creditors with Nonpriority Unsecured Claims
Turonius, Tre cross Tres	Last 4 digits of account number	2434
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?
Webbank/fingerhut	Line 4.19 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
6250 Ridgewood Rd Saint Cloud, MN 56303-0820		■ Part 2: Creditors with Nonpriority Unsecured Claims
Jamit Gloda, Mitt Goods Gozd	Last 4 digits of account number	0325
Name and Address	On which entry in Part 1 or Part 2 did	
Webbank/fingerhut	Line 4.20 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims
6250 Ridgewood Rd Saint Cloud, MN 56303-0820		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	0040
Name and Address	On which entry in Part 1 or Part 2 did	
Webbank/fingerhut	Line 4.21 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims
6250 Ridgewood Rd Saint Cloud, MN 56303-0820		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	0325
Name and Address	On which entry in Part 1 or Part 2 did	
Webbank/fingerhut 6250 Ridgewood Rd	Line 4.22 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims
Saint Cloud, MN 56303-0820		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	0040

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims from Part 1	Ch	Tayon and partain other debte you are the nevernment	Ch	_	
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims from Part 2	6~	Obligations evision out of a consection agreement or diverse that			
Holli Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00

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Debtor 1 Debtor 2 Beltz, David & Beltz, April

Case number (if know)

6i.

 Other. Add all other nonpriority unsecured claims. Write that amount here

\$ 67,294.00

6j. Total Nonpriority. Add lines 6f through 6i.

6j. \$ **67,294.00**

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			111 1 71111. 44 (71 73)		
Fill in this inform	mation to identify your	case:			
Debtor 1	David Beltz				
	First Name	Middle Name	Last Name)	
Debtor 2	April Beltz				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT O	F PENNSYLVANIA, PHILADELPI	HIA	
Case number					
(if known)					if this is ar ded filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Acceptance Now
Attn: Bankruptcy
5501 Headquarters Dr
Plano, TX 75024-5837

State what the contract or lease is for
Installment account opened 10/1/2016
Credit Limit: \$2,040.00, Remaining Balance: \$1,381.00

Entered 10/16/17 16:02:06 Desc Main Case 17-17009-jkf Doc 1 Filed 10/16/17 Document Page 45 of 78 Fill in this information to identify your case: Debtor 1 **David Beltz** Middle Name Last Name First Name Debtor 2 **April Beltz** Middle Name (Spouse if, filing) First Name Last Name EASTERN DISTRICT OF PENNSYLVANIA, PHILADELPHIA United States Bankruptcy Court for the: DIVISION (if known) ☐ Check if this is an amended filing Official Form 106H **Schedule H: Your Codebtors** 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people

are filing and num	together, both are equally responsible for supplying correct information. If more other the entries in the boxes on the left. Attach the Additional Page to this page. On the left (if known). Answer every question.	space is needed, copy the Additional Page, fill it out,
1. 0	oo you have any codebtors? (If you are filing a joint case, do not list either spouse as a	codebtor.
	Vithin the last 8 years, have you lived in a community property state or territory? (ifornia, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and V	
`	No. Go to line 3. 'es. Did your spouse, former spouse, or legal equivalent live with you at the time?	
line 106	Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure your D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Sumn 2.	ou have listed the creditor on Schedule D (Official Form
	Column 1: Your codebtor Name, Number, Street, City, State and ZIP Code	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1	Acceptance Now	☐ Schedule D. line

5501 Headquarters Dr ☐ Schedule E/F, line Plano, TX 75024-5837 Schedule G 2.1 **Acceptance Now**

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E-11	to the telegraph of the telegraph of									
	in this information to identify your ca	se:								
Dei	otor 1 David Beltz				_					
_	otor 2 April Beltz use, if filing)				_					
Uni	ted States Bankruptcy Court for the:	EASTERN DISTRICT PHILADELPHIA DIVIS	,							
Cas	se number		_			Check if this is:				
(If kr	nown)					☐ An amende	U			40
						A suppleme income as		ving postpetiti Ilowing date:	on cnapter	13
0	fficial Form 106I					MM / DD/ \	YYYY			
S	chedule I: Your Inco	me							12	/15
atta	use. If you are separated and your ch a separate sheet to this form. O									
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non	n-filing spous	se	
	If you have more than one job,	E	■ Employed			☐ Empl	oyed			
	attach a separate page with information about additional employers.	Employment status	☐ Not employed			☐ Not e	mployed	d		
	, ,	Occupation								
	Include part-time, seasonal, or self-employed work.	Employer's name	Flow-Rite							
	Occupation may include student or homemaker, if it applies.	Employer's address	542 Industrial Di Lewisberry, PA		9534	<u> </u>				
		How long employed th	nere?							
Par	t 2: Give Details About Mont	thly Income								
	mate monthly income as of the dat ss you are separated.	e you file this form. If y	ou have nothing to repo	ort for any	y line	, write \$0 in the spa	ace. Incl	lude your non	-filing spous	se
	u or your non-filing spouse have more ee, attach a separate sheet to this forn		oine the information for	all emplo	oyers	for that person on	the lines	s below. If you	ı need more)
						For Debtor 1		Debtor 2 or filing spous	е	
2.	List monthly gross wages, salary deductions). If not paid monthly, ca			2.	\$	8,113.30	\$	N	<u>/A</u>	
3.	Estimate and list monthly overting	ne pay.		3.	+\$	0.00	+\$ _	N	<u>/A</u>	
4.	Calculate gross Income. Add line	2 + line 3.		4.	\$	8.113.30	\$	N/A		

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	tor 1 tor 2	Beltz, David & Beltz, April	_	Case	number (if known)		
				For	Debtor 1	For Debto	
	Сору	y line 4 here	4.	\$	8,113.30	\$	N/A
5.	List	all payroll deductions:					
-	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	1,523.25	\$	N/A
	5b.	Mandatory contributions for retirement plans	5b.	<u>*</u> —	0.00	\$	N/A
	5c.	Voluntary contributions for retirement plans	5c.	<u> </u>	0.00	\$	N/A
	5d.	Required repayments of retirement fund loans	5d.	<u>*</u> —	0.00	\$	N/A
	5e.	Insurance	5e.	\$	0.00	\$	N/A
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A
	5g.	Union dues	5g.	\$_	0.00	\$	N/A
	5h.	Other deductions. Specify: medical	5h.+	- \$		+ \$	N/A
		Dental Insurance		\$ _	80.77	\$	N/A
		health insurance		\$	68.81	\$	N/A
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.	\$	3,250.86	\$	N/A
7.		ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	4,862.44	\$	N/A
8.	List a 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	N/A
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A N/A
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		φ \$	0.00	\$	N/A
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A
	8e.	Social Security	8e.	\$	0.00	\$	N/A
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: foster care	8f.	\$	632.00	\$	N/A
	8g.	Pension or retirement income	— 8g.	\$	0.00	\$	N/A
	8h.	Other monthly income. Specify:	8h.+	- \$	0.00	+ \$	N/A
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	632.00	\$	N/A
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		5,494.44 + \$_	N/A	= \$ 5,494.44
11.	Inclu- other	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your defineds or relatives. ot include any amounts already included in lines 2-10 or amounts that are not avoid;	lepender				+\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certain					
13.	Dov	ou expect an increase or decrease within the year after you file this form	?				Combined monthly income
		No. Yes. Explain:	-				

Official Form 106I Schedule I: Your Income page 2

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	in this information to identify yo	ur case:					
Deb	David Beltz					k if this is: An amended filing	
Deb	otor 2 April Beltz					A supplement show	ring postpetition chapter 13
(Spo	ouse, if filing)				,	expenses as of the	following date:
Unit	ted States Bankruptcy Court for the:		RN DISTRICT OF PENNS DELPHIA DIVISION	YLVANIA,	-	MM / DD / YYYY	
	nown)						
O	fficial Form 106J				I		
So	chedule J: Your I	Expen	ses				12/1
info	as complete and accurate as ormation. If more space is need known). Answer every question t1: Describe Your House	eded, attac on.					
1.	Is this a joint case?						
	□ No. Go to line 2.		ta hawaahaldO				
	Yes. Does Debtor 2 live in	n a separa	te nousenoid?				
	■ No □ Yes. Debtor 2 mus	t file Offici	al Form 106J-2, <i>Expenses</i> i	for Separate Househ	noldof Debtor	2.	
2.	Do you have dependents?	■ No					
	Do not list Debtor 1 and Debtor 2.	☐ Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
	Do not state the						□ No
	dependents names.					· -	☐ Yes
							□ No □ Yes
				-			□ No
							☐ Yes
							□ No
_							☐ Yes
3.	Do your expenses include expenses of people other the yourself and your dependent	ıan ┌	No Yes				
exp	imate your expenses as of your expenses as of your expenses as of a date after the b	ur bankru	ptcy filing date unless yo				
• •	olicable date.		_	_			
valı	lude expenses paid for with n ue of such assistance and ha ficial Form 106I.)					Your exp	enses
4.	The rental or home ownersl payments and any rent for the			clude first mortgage	4. \$		1,689.59
	If not included in line 4:						
	4a. Real estate taxes				4a. \$		692.00
	4b. Property, homeowner's	or renter's	insurance		4а. э 4b. \$		104.42
	4c. Home maintenance, re				4c. \$		50.00
	4d. Homeowner's associati	on or cond	lominium dues		4d. \$		0.00
5.	Additional mortgage payme	nts for yo	ur residence, such as hom	ne equity loans	5. \$		0.00

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Debtor 1 Debtor 2	Beltz, David & Beltz, April	Case number (if known)	
6. Utili	ties:		
6a.	Electricity, heat, natural gas	6a. \$	238.00
6b.	Water, sewer, garbage collection	6b. \$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$	160.00
6d.	Other. Specify: mobile phone	6d. \$	300.00
Foo	d and housekeeping supplies	7. \$	1,000.00
Chil	dcare and children's education costs	8. \$	0.00
Clot	hing, laundry, and dry cleaning	9. \$	0.00
). Pers	sonal care products and services	10. \$	0.00
. Med	lical and dental expenses	11. \$	70.00
Do r	nsportation. Include gas, maintenance, bus or train fare. not include car payments.	12. \$	0.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
. Cha	ritable contributions and religious donations	14. \$	0.00
5. Ins u			
	not include insurance deducted from your pay or included in lines 4 or 20. Life insurance	15a. \$	E2 00
	Health insurance	15a. \$	53.00
	Vehicle insurance	15b. \$	0.00 225.00
	Other insurance. Specify:	15d. \$	
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		0.00
Spe	cify:	16. \$	0.00
	allment or lease payments: Car payments for Vehicle 1	17a. \$	47E EC
	Car payments for Vehicle 2	17a. \$	475.56
	Other. Specify:	176. \$	0.00
	Other. Specify:	17d. \$	0.00
	r payments of alimony, maintenance, and support that you did not report		0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106)		0.00
	er payments you make to support others who do not live with you.	\$	0.00
Spe	cify:	19.	
	er real property expenses not included in lines 4 or 5 of this form or on Sca		
20a.	Mortgages on other property	20a. \$	0.00
	Real estate taxes	20b. \$	0.00
	Property, homeowner's, or renter's insurance	20c. \$	0.00
	Maintenance, repair, and upkeep expenses	20d. \$	0.00
	Homeowner's association or condominium dues	20e. \$	0.00
. Oth	er: Specify:	21+\$	0.00
2. Calo	culate your monthly expenses		
	Add lines 4 through 21.	\$	5,057.57
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-	2 \$	· ·
22c.	Add line 22a and 22b. The result is your monthly expenses.	\$	5,057.57
3. Calo	culate your monthly net income.		
	Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	5,494.44
	Copy your monthly expenses from line 22c above.	23b\$	5,057.57
			-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
23c.	Subtract your monthly expenses from your monthly income.		400.07
	The result is your monthly net income.	23c. \$	436.87
For e	You expect an increase or decrease in your expenses within the year after example, do you expect to finish paying for your car loan within the year or do you expect you to the terms of your mortgage?		ase or decrease because of a
	es Explain here:		

■ INO.	
☐ Yes.	Explain here:

Fill in this infor	mation to identify your	case:			
Debtor 1	David Beltz				
	First Name	Middle Name	Last Name		
Debtor 2	April Beltz				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT (OF PENNSYLVANIA, P	HILADELPHIA	
Case number					
(if known)					☐ Check if this is an
					amended filing
Official Fare	m 106Doo				
Official Forr	-				
Declarat	tion About a	an Individua	l Debtor's S	Schedules	12/15
If two married pe	eople are filing together	, both are equally respo	nsible for supplying co	orrect information.	
obtaining money		n connection with a banl			ment, concealing property, or), or imprisonment for up to 20
a:					
Sig	n Below				
Did you pa	y or agree to pay some	one who is NOT an attor	rney to help you fill ou	t bankruptcy forms?	
■ No					
☐ Yes. 1	Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
					, , , , , , , , , , , , , , , , , , , ,
	lty of perjury, I declare e true and correct.	that I have read the sum	nmary and schedules fi	iled with this declaration	n and
			V		
X /s/ Day			X /s/ April		
David Signatu	re of Debtor 1		April Be Signature	eitz e of Debtor 2	
Date _	October 15, 2017		Date _ C	October 15, 2017	

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	to this to form					
		ation to identify your	case:			
Deb	otor 1	David Beltz First Name	Middle Name	Last Name		
Deb	otor 2	April Beltz				
(Spo	use if, filing)	First Name	Middle Name	Last Name		
Unit	ted States Bar	nkruptcy Court for the:	EASTERN DISTRICT OF DIVISION	PENNSYLVANIA, PHILADE	LPHIA	
Cas (if kn	e number				_	theck if this is an mended filing
Sta Be a infor	s complete a	of Financial		e filing together, both are ed	ankruptcy qually responsible for supply additional pages, write your r	
Par	t 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1.	What is your	current marital statu	s?			
	■ Married □ Not mar	ried				
2.	During the la	st 3 years, have you	lived anywhere other than w	here you live now?		
	■ No □ Yes. List	all of the places you liv	ved in the last 3 years. Do not i	nclude where you live now.		
	Debtor 1 Pri	or Address:	Dates Debtor 1 I	lived Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					y property state or territory? o, Texas, Washington and Wis	
	■ No				•	
	_	ke sure you fill out <i>Sch</i> e	edule H: Your Codebtors (Offic	cial Form 106H).		
Pari	Explain	n the Sources of You	r Income			
4.	Did you have	e any income from en I amount of income you		Il businesses, including part-		ar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$53,000.00	☐ Wages, commissions, bonuses, tips	\$0.00
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Debtor 1
Debtor 2

Beltz, David & Beltz, April

Case number (if known)

				Dobtor 1		Dobtor 2		
				Debtor 1 Sources of income	Gross income	Debtor 2 Sources of inco	mo	Gross income
				Check all that apply.	(before deductions and exclusions)	Check all that ap		(before deductions and exclusions)
	r last calen nuary 1 to	dar year: December :	31, 2016)	■ Wages, commissions, bonuses, tips	\$77,184.00	☐ Wages, commonutes, tips	nissions,	\$0.00
				☐ Operating a business		☐ Operating a b	ousiness	
		dar year be December		■ Wages, commissions, bonuses, tips	\$93,080.00	☐ Wages, comr bonuses, tips	nissions,	\$0.00
				☐ Operating a business		☐ Operating a b	ousiness	
5.	Include incother public you are filing List each s	come regard c benefit pay ng a joint cas	ess of wheth ments; pens se and you ha	e during this year or the two er that income is taxable. Exami ions; rental income; interest; dive ave income that you received to me from each source separate	ples of other income are alim vidends; money collected fron gether, list it only once under	n lawsuits; royalties; Debtor 1.		
	■ No □ Yes.	Fill in the de	tails.					
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inco	me	Gross income (before deductions and exclusions)
Pa	rt 3: List	Certain Pa	yments You	Made Before You Filed for E	Bankruptcy			
6.	Are either ☐ No.	Neither Deindividual puring the No.	ebtor 1 nor E vrimarily for a 90 days befor Go to line List below creditor. Do payments t	s debts primarily consumer bebtor 2 has primarily consumer personal, family, or household re you filed for bankruptcy, did 7. each creditor to whom you paid to not include payments for dor to an attorney for this bankruptce on 4/01/19 and every 3 years.	mer debts. Consumer debts purpose." you pay any creditor a total of a total of \$6,425* or more in nestic support obligations, so y case.	f \$6,425* or more? one or more paymen uch as child support	ts and the to	otal amount you paid that
	Yes.			r both have primarily consure you filed for bankruptcy, did		f \$600 or more?		
		■ No.	Go to line	7.				
		□ _{Yes}		each creditor to whom you paid or domestic support obligations ptcy case.				
	Creditor'	s Name and	l Address	Dates of payme	nt Total amount	Amount you still owe	Was this	payment for
7.	<i>Insiders</i> in which you	clude your re are an office	elatives; any g er, director, pe	bankruptcy, did you make a general partners; relatives of an erson in control, or owner of 200 rietor. 11 U.S.C. § 101. Include	payment on a debt you ov y general partners; partnersh % or more of their voting secu	wed anyone who wa ips of which you are urities; and any mana	a general pa ging agent,	artner; corporations of including one for a
	■ No □ Yes.	List all paym	ents to an ins	sider.				
	Insider's	Name and	Address	Dates of payme	nt Total amount paid	Amount you still owe	Reason fo	or this payment

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person

Address:

Describe the gifts

Value

Dates you gave

the gifts

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per

Person to Whom You Gave the Gift and

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19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a

Person's relationship to you

Case 17-17009-jkf Doc 1 Filed 10/16/17 Entered 10/16/17 16:02:06 Document Page 55 of 78 Debtor 1 Beltz, David & Beltz, April Case number (if known) Debtor 2 beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Name of trust Description and value of the property transferred Date Transfer was made List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. п Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance before instrument closed, sold, Address (Number, Street, City, State and ZIP account number closing or transfer Code) moved, or transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Who else had access to it? Describe the contents Do you still have it? Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still have it? Address (Number, Street, City, State and ZIP Code) to it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code) Where is the property? (Number, Street, City, State and ZIP Describe the property

Value

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Document Page 56 of 78 Debtor 1 Beltz, David & Beltz, April Case number (if known) Debtor 2 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Date of notice Name of site Governmental unit Environmental law, if you Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? Nο П Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No П Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ David Beltz /s/ April Beltz **David Beltz** April Beltz Signature of Debtor 1 Signature of Debtor 2 Date October 15, 2017 October 15, 2017

Filed 10/16/17 Entered 10/16/17 16:02:06

Case 17-17009-jkf Doc 1

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Debtor 1 Debtor 2 Beltz, David & Beltz, April Case number (if known)

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Eastern District of Pennsylvania, Philadelphia Division

In re	Beltz, David & Beltz, April		Case No.		
	·	Debtor(s)	Chapter	13	
	DISCLOSURE OF COMI	PENSATION OF ATTO	ORNEY FOR D	EBTOR	
(Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the free rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptc	y, or agreed to be paid	to me, for services r	at endered or to
	For legal services, I have agreed to accept		\$	3,000.00	
	Prior to the filing of this statement I have received			3,000.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed confirm.	mpensation with any other perso	on unless they are men	nbers and associates of	of my law
	☐ I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the				law firm. A
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspe	ects of the bankruptcy	case, including:	
1	a. Analysis of the debtor's financial situation, and reroport. Preparation and filing of any petition, schedules, so Representation of the debtor at the meeting of credit. Representation of the debtor in adversary proceeding. [Other provisions as needed]	tatement of affairs and plan which litors and confirmation hearing,	ch may be required; and any adjourned he	-	cruptcy;
6.]	By agreement with the debtor(s), the above-disclosed	fee does not include the followi	ng service:		
		CERTIFICATION			
	certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement f	or payment to me for	representation of the	debtor(s) in
o	ctober 15, 2017	/s/ Donald Willife	ord		
	ate	Donald Williford Signature of Attorn Law Office of Do	ey		_
		114 Radcliffe St Bristol, PA 1900 (215) 785-3241 don.williford@c	Fax: (877) 817-899	1	

Name of law firm

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Fill in this information to identify your case:			
Debtor 1	David Beltz		
Debtor 2 (Spouse, if filing)	April Beltz		
United States Ba	ankruptcy Court for the:	Eastern District of Pennsylvania, Philadelphia Division	
Case number (if known)			

Check as directed in lines 17 and 21:						
According to the calculations required by this Statement:						
	1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).					
	2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).					
	3. The commitment period is 3 years.					
	4. The commitment period is 5 years.					

☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

- 1. What is your marital and filing status? Check one only.
 - □ Not married. Fill out Column A, lines 2-11.
 - Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

				umn A otor 1	Colum Debto non-fi	
Your gross wages, salary, tips, bonuses, overtime payroll deductions).	e, and co	mmissio	ns (before all \$	7,489.20	\$	0.00
Alimony and maintenance payments. Do not include Column B is filled in.	de payme	nts from a	a spouse if	0.00	\$	0.00
All amounts from any source which are regularly of you or your dependents, including child suppo from an unmarried partner, members of your househol roommates. Include regular contributions from a spot Do not include payments you listed on line 3	rt. Include d, your de	e regular ependents	contributions , parents, and	0.00	\$	0.00
Net income from operating a business, profession, or farm	Debtoi	r 1				
Gross receipts (before all deductions)	\$	0.00				
Ordinary and necessary operating expenses	-\$	0.00				
Net monthly income from a business, profession, or f	arm \$	0.00	Copy here -> \$	0.00	\$	0.00
Net income from rental and other real property	Debtoi	r 1				<u> </u>
Gross receipts (before all deductions)	\$_	0.00				
Ordinary and necessary operating expenses	-\$	0.00				

Official Form 122C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

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Debtor 1
Debtor 2
Beltz, David & Beltz, April

Case number (if known)

						Column A Debtor 1		Column Debtor non-fili		
7.	Interes	st, dividends, and royalties				\$	0.00	\$	0.00	
8.	Unemp	ployment compensation				\$	0.00	\$	0.00	
		enter the amount if you contend that the amount Security Act. Instead, list it here:	nt received was a benefit	t under	the					
	For	you	\$	0.00						
		your spouse		0.00						
9.		on or retirement income. Do not include any a he Social Security Act.	amount received that was	s a ben	efit	\$	0.00	\$	0.00	
10.	not incl a victim	e from all other sources not listed above. S lude any benefits received under the Social Sec n of a war crime, a crime against humanity, or in ssary, list other sources on a separate page an	curity Act or payments renternational or domestic	eceived	as					
		foster care				\$	632.00	\$	0.00	
						\$	0.00	\$	0.00	
		Total amounts from separate pages, if any.			+	\$	0.00	\$	0.00	,
11.		ate your total average monthly income. Ad olumn. Then add the total for Column A to the		\$_		8,121.20	+ \$	0.00	<u>o</u> =[\$_	8,121.20
	Calcul	your total average monthly income from lin ate the marital adjustment. Check one: ou are not married. Fill in 0 below.	ne 11.						\$	8,121.20
	■ Y	ou are married and your spouse is filing with yo	ou. Fill in 0 below.							
		ou are married and your spouse is not filing wit								
	Fi	ill in the amount of the income listed in line 11 uch as payment of the spouse's tax liability or the spouse tax liabili	, Column B, that was No	OT reg	ular e oth	ly paid for t ner than you	he house	hold expens dependents.	ses of you or	your dependents
		elow, specify the basis for excluding this incom separate page.	ne and the amount of inco	ome de	vote	ed to each p	urpose. If	necessary,	list additiona	adjustments on
	lf	this adjustment does not apply, enter 0 below.		\$						
				_	_					
				 +\$						
		Total		\$		0.	00 0	Copy here=>		0.00
14.	Your	current monthly income. Subtract line 13 for	rom line 12.						\$	8,121.20
15.		ulate your current monthly income for the y								0 121 20
	15a.	Copy line 14 here>							\$	8,121.20
		Multiply line 15a by 12 (the number of month	ıs in a year).						<u>x</u> _	12
	15b.	The result is your current monthly income for	the year for this part of the	he form	۱				\$	97,454.40

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Debtor 1
Debtor 2
Beltz, David & Beltz, April

Case number (if known)

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. -\$ 0 19b. Subtract line 19a from line 18. 20. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year for this part of the form \$ 97,454.4! 20c. Copy the median family income for your state and size of household from line 16c \$ 107,621.0! 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment yis 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct. X /s/ David Beltz	16c. Fill in the median family income for your some for your some instructions for this form. This list may also	ate and size of household. amounts, go online using the link specified in the se	<u> </u>
16c. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 'Disposable income is not determined under U.S.C. \$ 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Your Disposable income is determined under 11 U.S.C. \$ 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Your Disposable income is determined under 11 U.S.C. \$ 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Your Disposable income is determined under 11 U.S.C. \$ 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Your Disposable income is determined under 11 U.S.C. \$ 1325(b)(4). Go to Part 3. Do NOT fill out Calculation of Your Disposable income is determined under 11 U.S.C. \$ 1325(b)(4). Go to Part 3. Do NOT fill out Calculation of Your Disposable income (Official Form 122C-2). On line 39 of that form, close to your current monthly income from line 11. Solution of Your Disposable Income (Official Form 122C-2). On line 39 of that form, close to your current monthly income from line 11. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. \$ 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. 19b. Subtract line 19a from line 18. 20c. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b. Solution of the form in 19b. Solution of the year for this part of the form \$ 3,121.2 20b. The result is your current monthly income for the year for this part of the form \$ 3,121.2 Line 20b is less than line 20c. Unless otherwise ordere	16c. Fill in the median family income for your some for find a list of applicable median income instructions for this form. This list may also	ate and size of household. amounts, go online using the link specified in the se	107.621.00
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box \(Disposable income is not determined under USC. C. \$ 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Your Disposable income is determined under 11 U.S.C. \$ 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Your Disposable income is determined under 11 U.S.C. \$ 1325(b)(3). Go to Part 3. and fill out Calculation of Your Disposable income is determined under 11 U.S.C. \$ 1325(b)(3). Go to Part 3. and fill out Calculation of Your Disposable income is determined under 11 U.S.C. \$ 1325(b)(4). Go uncertainty income from line 14 above. 13a. Calculate Your Commitment Period Under 11 U.S.C. \$ 1325(b)(4). 13b. Educe the martial adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. \$ 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 14. 13b. If the martial adjustment does not apply, fill in 0 on line 19a. 13c. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b \$ 3,121.2 20b. The result is your current monthly income for the year. Follow these steps: 20a. Copy the median family income for your state and size of household from line 16c. 21. How do the lines compare? 1 Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. 21c. Calculate Your current monthly income for Pour Your Southerwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. 21c. Line 20b is note than or equal to line 20c. Unless otherwise ordered by the cou	To find a list of applicable median income instructions for this form. This list may also	amounts, go online using the link specified in the se	¢ 107.621.00
Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box *Qisposable income is not determined under U.S.C. \$ /1325(b)(3). Go to Part 3. Do NOT fill out *Calculation of Your Disposable income (Official Form 122C-2). 17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box *Qisposable income is determined under 11 U.S.C. \$ /1325(b)(3). Go to Part 3 and fill out *Calculation of Your Disposable income (Official Form 122C-2). On line 39 of that form, cover unrent morthly income from line 14 above. 2nd 3: Calculate Your Commitment Period Under 11 U.S.C. \$ 1325(b)(4) 8. Copy your total average monthly income from line 11. \$ 8,121 9. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. \$ 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. \$ 9. 19b. Subtract line 19a from line 18. \$ 8,121.2 20c. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b. \$ 8,121.2 20b. The result is your current monthly income for the year for this part of the form \$ 97,454.4 20c. Copy the median family income for your state and size of household from line 16c. \$ 107,621.0 21. How do the lines compare? 22 Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 5 years.* Go to Part 4. 22 Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4. 23 Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4. 24 Line 20b is more than or equal to line 20c. Unless otherwise ord	17. How do the lines compare?	be available at the bankruptcy clerk's office.	Ψ
U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2). 17b.			
### 1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2). On line 39 of that form, cyour current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)			•
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9. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. \$ 0. 19b. Subtract line 19a from line 18. \$ 8,121.20 20a. Copy line 19b	Part 3: Calculate Your Commitment Period U	nder 11 U.S.C. § 1325(b)(4)	
19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. -\$ 0 19b. Subtract line 19a from line 18. 20. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year for this part of the form \$ 97,454.4! 20c. Copy the median family income for your state and size of household from line 16c \$ 107,621.0! 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment pist 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. 2art 4: Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct. X /s/ April Beltz David Beltz David Beltz Signature of Debtor 1 Date October 15, 2017 Date October 15, 2017	8. Copy your total average monthly income fro	m line 11 .	\$ 8,121.20
19b. Subtract line 19a from line 18. 20. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b	that calculating the commitment period under 11 income, copy the amount from line 13.	you are married, your spouse is not filing with you, ar U.S.C. § 1325(b)(4) allows you to deduct part of you	nd you contend r spouse's
20a. Copy line 19b	19a. If the marital adjustment does not apply, fi	ii in 0 on line 19a.	-\$ 0.00
20a. Copy line 19b Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year for this part of the form 20c. Copy the median family income for your state and size of household from line 16c 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment pis 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct. X /s/ David Beltz David Beltz Signature of Debtor 1 Date October 15, 2017 Date October 15, 2017	19b. Subtract line 19a from line 18.		\$8,121.20
Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year for this part of the form 20c. Copy the median family income for your state and size of household from line 16c 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment pis 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct. X /s/ David Beltz David Beltz Signature of Debtor 1 Date October 15, 2017 Date October 15, 2017	20. Calculate your current monthly income for t	he year. Follow these steps:	
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20c. Copy the median family income for your state and size of household from line 16c 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct. X /s/ David Beltz David Beltz Signature of Debtor 1 Date October 15, 2017 Date October 15, 2017	, , , ,	•	7
21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, <i>The commitment pis 3 years</i> . Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct. X /s/ David Beltz David Beltz Signature of Debtor 1 Date October 15, 2017 Date October 15, 2017	20b. The result is your current monthly income f	or the year for this part of the form	\$97,454.40
Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, <i>The commitment pis 3 years</i> . Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct. X /s/ David Beltz David Beltz Signature of Debtor 1 Date October 15, 2017 Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment pis 3 years</i> . Go to Part 4. Part 4: Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct. X /s/ April Beltz Signature of Debtor 2 Date October 15, 2017	20c. Copy the median family income for your sta	te and size of household from line 16c	\$ 107,621.00
is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct. X /s/ David Beltz David Beltz Signature of Debtor 1 Date October 15, 2017 Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. X /s/ April Beltz Signature of Debtor 1 Date October 15, 2017	21. How do the lines compare?		
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X /s/ David Beltz David Beltz Signature of Debtor 1 Date October 15, 2017 X /s/ April Beltz April Beltz Signature of Debtor 2 Date October 15, 2017	Part 4: Sign Below		
David BeltzApril BeltzSignature of Debtor 1Signature of Debtor 2Date October 15, 2017Date October 15, 2017	By signing here, under penalty of perjury I declar	e that the information on this statement and in any att	tachments is true and correct.
David BeltzApril BeltzSignature of Debtor 1Signature of Debtor 2Date October 15, 2017Date October 15, 2017	X /s/ David Beltz	X /s/ April Beltz	
Date October 15, 2017 Date October 15, 2017	David Beltz	April Beltz	
Date October 15, 2017 Date October 15, 2017	· ·	J	
	MM / DD / YYYY	Date October 15,	

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IN RE:		Case No.
Beltz, David & Beltz, April		Chapter 13
	Debtor(s)	
	VERIFICATION OF CREDITOR	RMATRIX
The above named debtor(s) her	eby verify(ies) that the attached matrix listing	g creditors is true to the best of my(our) knowledge.
Date: October 15, 2017	Signature: /s/ David Beltz	
	David Beltz	Debtor
Date: October 15, 2017	Signature: /s/ April Beltz	
	April Beltz	Joint Debtor, if any

Acceptance Now 5501 Headquarters Dr Plano, TX 75024-5837

Acceptance Now
Attn: Bankruptcy
5501 Headquarters Dr
Plano, TX 75024-5837

Ally Financial 200 Renaissance Ctr Detroit, MI 48243-1300

Americredit/Gm Financial PO Box 183853 Arlington, TX 76096-3853

Asset Max PO Box 190191 South Richmond Hill, NY 11419-0191

Asset Maximization Group. Inc 2612 Borough Pl Ste 6B Woodside, NY 11377-7803

Capital One Attn: Bankruptcy PO Box 30253 Salt Lake City, UT 84130-0253 Capital One Bank USA 15000 Capital One Dr Richmond, VA 23238-1119

Comenity Bank/Victoria Secret Attn: Bankruptcy PO Box 182125 Columbus, OH 43218-2125

Comenitybk/victoriasec PO Box 182789 Columbus, OH 43218-2789

Commonwealth Financial 245 Main St Dickson City, PA 18519-1641

Commonwealth Financial Systems 245 Main St Dickson City, PA 18519-1641

Credit One Bank NA PO Box 98873 Las Vegas, NV 89193-8873

Credit One Bank NA PO Box 98875 Las Vegas, NV 89193-8875 Fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303-0820

G C Services 6330 Gulfton St Ste 400 Houston, TX 77081-1108

Gc Services Attn: Bankruptcy 6330 Gulfton St Houston, TX 77081-1108

Gm Financial PO Box 181145 Arlington, TX 76096-1145

I.C. System Inc.
PO Box 64378
Saint Paul, MN 55164-0378

Ic Systems, Inc
444 Highway 96 E
Saint Paul, MN 55127-2557

Kohls/Capital One N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051 Kohls/Capital One Kohls Credit PO Box 3043 Milwaukee, WI 53201-3043

Lvnv Funding LLC PO Box 10497 Greenville, SC 29603-0497

Lvnv Funding/Resurgent Capital PO Box 10497 Greenville, SC 29603-0497

Mds/Medical Data Systems 2001 9th Ave Ste 312 Vero Beach, FL 32960-6413

Med Busi Bur 1460 Renaissance Dr Park Ridge, IL 60068-1331

Med Business Bureau 1460 Renaissance Dr # 400 Park Ridge, IL 60068-1349

Medical Data Systems I 2120 15th Ave Vero Beach, FL 32960-3436 Phoenix Financial Serv 8902 Otis Ave Ste 103A Indianapolis, IN 46216-1009

Phoenix Financial Services. LLC PO Box 361450 Indianapolis, IN 46236-1450

Portfolio Recovery PO Box 41067 Norfolk, VA 23541-1067

Portfolio Recovery Ass 120 Corporate Blvd Ste 1 Norfolk, VA 23502-4952

Select Portfolio Servicing, Inc PO Box 65250 Salt Lake City, UT 84165-0250

Select Portfolio Svcin PO Box 65250 Salt Lake City, UT 84165-0250

Stevens Business Servi 92 Bolt St # 1 Lowell, MA 01852-5316 Trident Asset Manageme 53 Perimeter Ctr E Ste 4 Atlanta, GA 30346-2294

Trident Asset Management Attn: Bankruptcy PO Box 888424 Atlanta, GA 30356-0424

Wakefield & Associates 7005 Middlebrook Pike Knoxville, TN 37909-1156

Webbank/fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303-0820 Certificate Number: 02921-PAE-CC-029535225



CERTIFICATE OF COUNSELING

I CERTIFY that on May 25, 2017, at 3:00 o'clock PM EDT, David J. Beltz, Jr. received from Credit Counseling Center, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Pennsylvania, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: July 6, 2017 By: /s/Paula Powers

Name: Paula Powers

Title: counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 02921-PAE-CC-029614112



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>July 21, 2017</u>, at <u>1:19</u> o'clock <u>PM EDT</u>, <u>April Beltz</u> received from <u>Credit Counseling Center</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Eastern District of Pennsylvania</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: July 21, 2017 By: /s/Laurie Selitto

Title: counselor

Name: Laurie Selitto

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Rev. 12/15/11

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE	: CHAPTER 13
DAVID BELTZ	: CASE NO
APRIL BELTZ	 :
Debtors	: (Indicate if applicable)
	: ORIGINAL PLAN
	: AMENDED PLAN
YOUR RIGHTS W	ILL BE AFFECTED
may be confirmed and become binding on	ou must file a timely written objection. This plan you without further notice or hearing unless a ne stated on the Notice issued in connection with the
PLAN PROVISIONS DISCHARGE: (Ch	heck one) f debts pursuant to Section 1328(a).
The debtors will seek a discharge of	debts pursuant to Section 1328(a).
The debtors are not eligible for a dispreviously received a discharge des	scharge of debts because the debtors have scribed in 1328(f).
NOTICE OF SPECIAL PROVISIONS: ((Check if applicable)
	•
A. Payments by the debtors of \$ 570.00 plan payment will begin no later than 3 petition or the date of conversion to Ch	30 days following the date of the filing of the bankruptcy

1.

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B. In addition to the above specified plan payments, the debtors estimated amount of sale proceeds as follows: \$	
describe property)	All sales will be completed by
Other lump sum payments shall be paid to the trustee as follows:	
	·
Other payments from any source (describe specifically) shall be	paid to the trustee as follows:
C. For amended plans:(1) The plan payments by the debtors shall consist of the	e total amount previously paid
(\$) added to the new monthly payment in the remaining months of the plan for a total base amount	amount of \$ for the
plus other payments and property stated in Paragraph B	
(2) The payment amount shall change effective	
(3) The debtors shall take appropriate action to ensure the adjusted to conform to the terms of the amended plan.	at all wage attachment payments a
D. The debtors are responsible for funding the plan.	

2. SECURED CLAIMS

A. <u>Adequate Protection Payments under Section 1326</u>. Adequate protection payments in the following amounts will be paid by the debtor to the trustee. The trustee will disburse preconfirmation adequate protection payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the debtor. Adequate protection payments will terminate upon confirmation of the debtors' Chapter 13 Plan, and any further payments to a creditor previously receiving adequate protection payments will be governed according to the terms of the confirmed plan.

Name of Creditor	Address of Creditor	Account #	Payment	Month of 1st Payment
			\$	
			\$	

B. <u>Mortgages and Other Direct Payments by Debtors</u>. Payments will be made outside the plan according to the original contract terms, with no modification of contract terms and with liens retained.

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Name of Creditor	Description of Collateral	Contractual Monthly Payment	Principal Balance of Claim	Contract Rate of Interest
Select Portfolio Servicing	816 Jason Drive Bensalem, PA 19020	\$ 1,689.59	\$433,000.00	%
Americredit/GM Financial	2012 Dodge Journey	\$ 475.56	\$ 14,865.00	%
		\$	\$	%
		\$	\$	%
		\$	\$	%

C. Arrears

Name of Creditor	Description of Collateral	Pre-Petition Arrears to be Cured	Interest Rate	Total to be paid in plan
Select Portfolio Servicing	816 Jason Drive Bensalem, PA 19020	\$ 40,267.00	%	\$ 40,267.00
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$

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D. Secured Claims Paid According to Modified Terms. These amounts will be paid in the plan

D. <u>Secured Claims Paid According to Modified Terms</u>. These amounts will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as 'NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. A MOTION AND/OR AN ADVERSARY ACTION, AS APPROPRIATE SHALL BE FILED UNDER SECTION 506(a) TO DETERMINE THE EXTENT, VALIDITY, AND PRIORITY OF THE LIEN.

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan* or Adversary Action
		¢.	%	\$	□Plan
		\$	70	\$	Adversary
		\$	%	\$	Plan
		J D	70	Þ	☐Adversary
		\$	%	\$	Plan
		Þ	70	Φ	☐Adversary

E. Other Secured Claims.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be paid in plan
		\$	%	\$
		\$	%	\$
		\$	%	\$

F. Surrender of Collateral:

Name of Creditor	Description of Collateral to be Surrendered

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G. Lien Avoidance: The debtors move to avoid the liens of the following creditors pursuant to Section 522(F):

Name of Creditor Description of Collateral

3. PRIORITY CLAIMS

A. Allowed unsecured claims entitled to priority under section 507 will be paid in full with the exception of certain assigned Domestic Support Obligations that may be paid less than 100% pursuant to section 1322(a)(4).

Name of Creditor	Total Payment
	\$
	\$
	\$

- B. Administrative Claims:
- (1) Trustee fees. Percentage fees payable to the trustee will be paid at the rate fixed by the United States Trustee, not to exceed 10%.
- (2) Attorney Fees. In addition to the retainer of $\frac{3,000.00}{1000}$ already paid by the debtors, the amount of $\frac{0.00}{1000}$ in the plan.

4. UNSECURED CLAIMS

A. <u>Claims of Unsecured Non-Priority Creditors Specially Classified</u>. Includes unsecured claims, such as co-signed unsecured debts, that will be paid in full even though all other unsecured claims may not be paid in full:

Name of Creditor	Reason for Special Classification	Amount of Claim	Interest Rate	Total Payment
		\$	%	\$
		\$	%	\$

order to comply with the				
C. Funding (check one) Pro Rata				
100%				
	CTS AND UNEXPIRED LEASES.	mad (and mas mat	:tion omoo	
in the plan) or rejected (so	ory contracts and unexpired leases are assured indicate):	med (and pre-per	ition arreal	is to be
Name of Creditor	Reason for Special Classification	Amount of Claim	Interest Rate	To Payr
		\$	%	\$
		\$	%	\$
THER PLAN PROVISIO	ONS:			
	ONS:	\$		
A		\$	%	\$
AB.		\$	%	\$
A B C		\$	%	\$
A B C		\$	%	\$
A B C		\$	%	\$
A		\$	%	\$
A		\$	%	\$

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7. ORDER OF DISTRIBUTION:

Payments from the plan will be made by the trustee in the following order:
Level 1:
Level 2:
Level 3:
Level 4:
Level 5:
Level 6:
Level 7:
Level 8:
If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the trustee using the following as a guide:
Level 1: Adequate protection payments.
Level 2: Domestic Support Obligations.
Level 3: Debtors' attorney's fees.
Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: General unsecured claims.
Level 8: Untimely filed unsecured claims to which the debtors have not objected.
8. REVESTING OF PROPERTY (CHECK ONE)
Property of the estate will vest in the debtors upon confirmation
Property of the estate will vest in the debtors upon closing of the case.

GENERAL PRINCIPLES APPLICABLE TO ALL PLANS

- 1. All pre-petition arrears and cramdowns shall be paid to the trustee and disbursed to creditors through the plan.
- 2. If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the trustee will treat the claim as allowed, subject to objection by the debtors. Claims filed after the bar date that are not properly served on the trustee will not be paid. The debtors are responsible for reviewing claims and filing objections, if appropriate.
- 3. In the event that any creditor in any class refuses any disbursement from the standing trustee, the standing trustee shall be authorized to disburse those funds to other creditors in the same class, or if all such similarly classified creditors have already been paid, to other creditors in the next level of priority, without seeking a modification of the plan.
- 4. If debtors are successful in obtaining a recovery in any personal injury or other litigation in which debtors are the plaintiffs during the term of this plan, any such recovery in excess of any applicable exemption will be paid to the trustee as a special plan payment, in addition to debtors' regular plan payments, for the benefit of the unsecured creditors.

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Dated:	/s/Donald Williford
	Attorney for Debtors
	/s/David Beltz
	Debtor
	/s/April Beltz
	Joint Debtor